

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Daniel D. Bixler
Sherri A. Bixler
Debtors

Case No. 15-05023-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 45

Date Rcvd: Jul 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2020.

db/jdb
4732566 +Daniel D. Bixler, Sherri A. Bixler, 656 Raupstal Road, Herndon, PA 17830-7172
++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Navient Solutions, Inc. on behalf of USAF,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
4725019 +Anne K. Fiorenza, Esq, Assistant U.S. Tr, 228 Walnut Street, Room 1190,
Harrisburg, Pennsylvania 17101-1722
4725020 +Berkheimer Tax Administrator, 50 North Seventh Street, Bangor, Pennsylvania 18013-1731
4725025 +CNH IND CAP, PO BOX 3600, LANCASTER, PA 17604-3600
4725027 ++CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500,
PLANO TX 75093-4805
(address filed with court: Credit Portfolio Associates, One Galleria Tower,
13355 Noel Road S, Dallas, TX 75240)
4742959 +Cargill Animal Nutrition, c/o Bernard A. Yannetti, Jr., Esq., 126 Baltimore Street,
Gettysburg, PA 17325-2347
4725022 +Cargill Animal Nutrition, 512 West King Street, Shippensburg, PA 17257-1616
4725028 +David Rohrer, 923 Millrace Road, Mt Pleasant Mills, PA 17853-8743
4725030 +Hartman & Yannetti, 126 Baltimore Street, Gettysburg, PA 17325-2347
4752379 Hoch's Repair Center, 124 N Main Street, PO Box 16, Berrysburg PA 17005-0016
4725031 Hoch's Repair Center, P.O. Box 16, Berrysburg, PA 17005-0016
4725032 +Hubner Seed Company, Inc., c/o Demetrios H. Tsarouhis, 21 S. 9th Street,
Allentown, PA 18102-4861
4725035 +James C. Warmbrodt, Esq, 1400 Koppers Blvd, 436 Seventh Ave, Pittsburgh, PA 15219-1842
4725036 +John Nolt, New Holland, PA 17557
4725038 +LVNV Funding LLC, c/o Edwin Abrahamsen & Assoc, 120 North Keyser Ave,
Scranton, PA 18504-9701
4725040 +Murray Stahl, Jr., 3559 Silver Creek Road, Port Trevorton, PA 17864-9429
4725042 ++NORTHUMBERLAND COUNTY TAX CLAIM BUREAU, 399 STADIUM DRIVE, SUNBURY PA 17801-3201
(address filed with court: Northumberland County Tax Claim Bureau, 399 South 5th Street,
Sunbury, PA 17801)
4725043 +Office of Attorney General, Financial Enforcement Section, Strawberry,
Harrisburg, Pennsylvania 17120-0001
4725046 +Ritter Feeds, Inc., P.O. Box 306, Paxtonville, PA 17861-0306
4725047 +Romberger Farm Supply, 21 Wetzel Road, Pitman, PA 17964-9101
4725048 +Susquehanna Bank, c/o Barley Snyder LLC, P.O. Box 942, Reading, PA 19603-0942
4725049 +The Gratz National Bank, P.O. Box 159, Gratz, PA 17030-0159
4725050 +Triple M Farms, 1525 King Street, Lebanon, PA 17042-8383
4725052 +U.S. Department of Justice, PO Box 227, Ben Frankling Station,
Washington, District of Columbia 20044-0227
4725056 +USDA, Snyder/Union County FAS Office, 405 West Market Street, Middleburg, PA 17842-1038
4725055 USDA, Snyder/Union County FSA Office, 405 West Market Street, Middleburg, PA 17842-1038
4725053 United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754
4725054 +Upper Dauphin Grain Center, Division of PACMA, Inc., 475 E. High Street,
Palmyra, PA 17078-1416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4732353 E-mail/Text: bankruptcy@bbandt.com Jul 08 2020 19:37:43 BB&T Bankruptcy, PO Box 1847,
Wilson NC 27894
4725023 E-mail/Text: bankruptcy@cavps.com Jul 08 2020 19:37:54 Cavalry Portfolio, 7 Skyline Drive,
3rd Floor, Hawthorne, New York 10532
4725024 EDI: LCITDAUTO Jul 08 2020 23:38:00 Chrysler Financial, P.O. Box 551080,
Jacksonville, FL 32255
4726270 +E-mail/Text: bankruptcy@cavps.com Jul 08 2020 19:37:54 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4725026 +EDI: CMIGROUP.COM Jul 08 2020 23:38:00 Credit Management, 4200 International Drive,
Carrollton, TX 75007-1912
4725021 E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Jul 08 2020 19:37:40 Bureau of Employer Tax Oper,
PO Box 68568, Harrisburg, Pennsylvania 17106
4725029 EDI: DISCOVER.COM Jul 08 2020 23:38:00 Discover Bank, 6500 New Albany Road,
New Albany, OH 43054
4730068 EDI: DISCOVER.COM Jul 08 2020 23:38:00 Discover Bank, Discover Products Inc.,
PO Box 3025, New Albany, OH 43054-3025
4725034 EDI: IRS.COM Jul 08 2020 23:38:00 Internal Revenue Service,
Centralized Insolvency, Operations, P.O., Philadelphia, Pennsylvania 19114-0326
4725037 +E-mail/Text: csdlclientservices@cboflanc.com Jul 08 2020 19:37:57 Lancaster Collection,
218 West Orange Street, Lancaster, Pennsylvania 17603-3746
4725039 +EDI: MID8.COM Jul 08 2020 23:38:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
San Diego, California 92123-2255
4725041 +EDI: NAVIENTFKASMSERV.COM Jul 08 2020 23:38:00 NAVIENT, PO BOX 9500,
WILKES BARRE, PA 18773-9500
4725044 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jul 08 2020 19:37:49 Office of the U.S. Trustee,
228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
4725045 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 08 2020 19:37:48 PA Department of Revenue,
Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4728201 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 08 2020 19:37:48
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
Harrisburg P A 17128-0946
5064776 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jul 08 2020 19:37:37
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4725033* Internal Revenue Service, PO Box 7346, Philadelphia, Pennsylvania 19101-7346
4737999* ++NORTHUMBERLAND COUNTY TAX CLAIM BUREAU, 399 STADIUM DRIVE, SUNBURY PA 17801-3201
(address filed with court: Northumberland County Tax Claim Bureau,
399 Stadium Drive, 3rd Floor, Sunbury, Pa 17801)
4725051 ##+TSI 09, PO Box 17205, Wilmington, DE 19850-7205
TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
John Matthew Hyams on behalf of Debtor 1 Daniel D. Bixler jmh@johnhyamslaw.com,
acb@johnhyamslaw.com,kef@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
John Matthew Hyams on behalf of Debtor 2 Sherri A. Bixler jmh@johnhyamslaw.com,
acb@johnhyamslaw.com,kef@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Thomas I Puleo on behalf of Creditor United States of America, Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Daniel D. Bixler</u>	Social Security number or ITIN	xxx-xx-7458
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2 (Spouse, if filing)	<u>Sherri A. Bixler</u>	Social Security number or ITIN	xxx-xx-5146
	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 4:15-bk-05023-RNO			

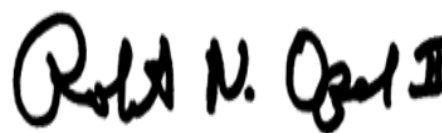
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel D. Bixler

Sherri A. Bixler

**By the
court:**7/8/20

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.